

FOR IMMEDIATE RELEASE

19 July, 2002

PUBLIC NOTICE #2002-29

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

Beginning May 3, 2002, the California Department of Insurance's San Francisco Viewing Room will have very limited ability to accommodate requests for rate filing viewing due to building renovations. Please contact our Los Angeles Viewing room which is fully operational. (213) 346-6707.

We anticipate that our viewing room will be fully operational again on August 30 , 2002.

We will post any changes to the timetable on the CDI's internet site.

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12 Floor, Los Angeles. Please call in advance to schedule appointments to view filings.

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up to and including those received in 1992, have been archived. Archived filings take approximately four weeks to retrieve.

(see attached list)

California Department of Insurance
Public Notice Filing
19-Jul-02

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-27991	0140	AMCO INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-28321	0553	AMERICAN & FOREIGN INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-27861	0164	ATHENA ASSURANCE CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-28211	1330	BALBOA INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	SELECT HOMEOWNERS	-5.60%
02-28252	1330	BALBOA INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	PLATINUM PLUS HOMEOWNERS	1.00%
02-27761	0000	CHURCH MUTUAL INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	CHURCH BUS	
02-27811	0000	CHURCH MUTUAL INS. CO.	COMM	MULTI-PERIL	FORMS	INDEPENDENT CHURCH PACKAGE	
02-27821	0000	CHURCH MUTUAL INS. CO.	COMM	MULTI-PERIL	FORMS	INDEPENDENT COMM PACKAGE INSTITUTIONAL	
02-27851	0000	CHURCH MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	INDEPENDENT COMM PACKAGE INSTITUTIONAL	
02-27941	0000	CHURCH MUTUAL INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	INDEPENDENT CHURCH PACKAGE	
02-27771	0000	CHURCH MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-27641	0323	CIVIL SVC EMPLOYEES INS. CO.	COMM	MULTI-PERIL	FORMS	SMP	
02-28001	0323	CIVIL SVC EMPLOYEES INS. CO.	COMM	MULTI-PERIL	FORMS	RESIDENTIAL CARE HOMES	
02-27601	0517	CLARENDON NATIONAL INS. CO.	PERS	FIRE	RATE & FORM	DWELLING FIRE	6.00%
02-27591	0517	CLARENDON NATIONAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	BLUE RIBBON HOMEOWNERS	6.00%
02-28061	0000	CRUSADER INS. CO.	COMM	MULTI-PERIL	RATE	SMP-ARTISAN CONTRACTORS	11.00%
02-27651	0323	CSE SAFEGUARD INS. CO.	COMM	MULTI-PERIL	FORMS	SMP	
02-28291	0008	DEERBROOK INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	6.80%
02-28201	0670	FIDELITY NATIONAL INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIABILITY-REAL ESTATE AGENTS E&O	0.00%
02-27661	0111	FIRST LIBERTY INS. CORP (THE)	COMM	MULTI-PERIL	FORMS	NONE	
02-28241	0163	FIRST NATIONAL INS. CO. OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS	
02-28331	0553	GLOBE INDEMNITY CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-28021	0201	GRAPHIC ARTS MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-28131	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	FIRE	NEW PROGRAM	UMBRELLA/EXCESS-COMM EXCESS PROPERTY	0.00%
02-28141	0084	GREAT AMERICAN ASSURANCE CO.	COMM	FIRE	NEW PROGRAM	UMBRELLA/EXCESS-COMM EXCESS PROPERTY	0.00%
02-28142	0084	GREAT AMERICAN INS. CO.	COMM	FIRE	NEW PROGRAM	UMBRELLA/EXCESS-COMM EXCESS PROPERTY	0.00%
02-28151	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	FIRE	NEW PROGRAM	UMBRELLA/EXCESS-COMM EXCESS PROPERTY	0.00%
02-28041	0098	GREAT DIVIDE INS. CO.	COMM	BURGLARY & THEFT	RATE	NONE	5.20%
02-28062	0303	GUIDEONE MUTUAL INS. CO.	COMM	FIRE	RATE	NONE	8.90%
02-28051	0303	GUIDEONE MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	COMM PACKAGE POLICY	-0.30%
02-28081	0303	GUIDEONE MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	NONE	-10.00%
02-28071	0303	GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	FIRE	RATE	NONE	8.90%
02-28052	0303	GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	MULTI-PERIL	RATE	COMM PACKAGE POLICY	-0.30%
02-28082	0303	GUIDEONE SPECIALTY MUTUAL INS. CO.	COMM	OTHER LIABILITY	RATE	NONE	-10.00%
02-27831	0041	GULF INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB.-ACA	0.00%
02-27971	0158	HUDSON INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD	9.50%

California Department of Insurance
Public Notice Filing
19-Jul-02

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-28421	0158	HUDSON INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	STANDARD/PREFERRED	
02-27791	0000	LANCER INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NON-STANDARD	20.40%
02-27671	0111	LIBERTY INS. CORP	COMM	MULTI-PERIL	FORMS	NONE	
02-27681	0111	LIBERTY MUTUAL FIRE INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-27691	0111	LIBERTY MUTUAL INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
02-27692	0111	LM INS. CORP	COMM	MULTI-PERIL	FORMS	NONE	
02-28311	0000	LUMBERMEN'S UNDERWRITING ALLIANCE	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-27631	0241	METROPOLITAN DIRECT PROPERTY & CASUALTY INS. CO.	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	10.90%
02-28302	0079	MIC PROPERTY & CASUALTY INS. CORP	COMM	OTHER LIABILITY	RATE	VEHICLE SVC CONTRACT REIMBURSEMENT	8.00%
02-28111	0000	MID-STATE MUTUAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	NONE	19.90%
02-27701	2978	mitsui MARINE & FIRE INS. CO. OF AMERICA	COMM	MULTI-PERIL	NEW PROGRAM	COMM OUTPUT	0.00%
02-28231	0218	NATIONAL FIRE INS. CO. OF HARTFORD	COMM	SURETY	RATE	CUSTOM BONDS	1.90%
02-27921	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBURGH, PA	COMM	MEDICAL MALPRACTICE	NEW PROGRAM	PROF. LIAB.-PSYCHIATRISTS	0.00%
02-28011	0140	NATIONWIDE MUTUAL INS. CO.	COMM	FIRE	RULE CHANGE	NONE	
02-27911	0510	NAVIGATORS INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS - D & O	0.00%
02-27901	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
02-27892	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	NONE	
02-27891	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY	
02-28341	0553	ROYAL INDEMNITY CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-28351	0553	ROYAL INS. CO. OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-28261	0163	SAFECO INS. CO. OF AMERICA	PERS	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS	
02-28251	0163	SAFECO INS. CO. OF ILLINOIS	PERS	HOMEOWNERS MULTI-PERIL	FORMS	RENTERS	
02-28361	0553	SAFEGUARD INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
02-27721	0140	SCOTTSDALE INDEMNITY CO.	COMM	OTHER LIABILITY	RATE	NONE	-2.80%
02-27951	0108	SPECIALTY NATIONAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - YMCA UMBRELLA	0.00%
02-27862	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-27871	0164	ST. PAUL GUARDIAN INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-27881	0164	ST. PAUL MEDICAL LIABILITY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-27882	0164	ST. PAUL MERCURY INS. CO.	COMM	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
02-28281	0176	STATE FARM GENERAL INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RULE CHANGE	MANUFACTURED HOME	
02-28101	0093	STATE NATIONAL INS. CO., INC.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF. LIABILITY-REAL ESTATE AGENTS E&O	0.00%
02-27711	2978	SUMITOMO MARINE & FIRE INS. CO. OF AMERICA	COMM	MULTI-PERIL	NEW PROGRAM	COMM OUTPUT	0.00%
02-28221	0161	TOPA INS. CO.	PERS	FIRE	RATE & FORM	DWELLING FIRE	16.00%
02-28121	0161	TOPA INS. CO.	PERS	HOMEOWNERS MULTI-PERIL	RATE & FORM	NONE	16.00%

California Department of Insurance
Public Notice Filing
19-Jul-02

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
02-27571	0161	TOPA INS. CO.	COMM	OTHER LIABILITY	FORMS	SMP	
02-27581	0161	TOPA INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
02-27741	0161	TOPA INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-27781	0161	TOPA INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-28271	0091	TWIN CITY FIRE INS. CO.	COMM	INLAND MARINE	RATE & FORM	GAP	20.00%
02-28031	0201	UTICA MUTUAL INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
02-27801	0958	VESTA FIRE INS. CORP	PERS	AUTO LIAB/PHYS DAMAGE	RATE	NONE	21.60%

77 TOTAL APPLICATIONS RECEIVED

California Department of Insurance
Public Notice Filing Errata Report
July 19, 2002

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM
Incorrect	02-11281	04/12/2002	Virginia Surety Company, Inc.	Personal Miscellaneous	New Program	Home Warranty Real Estate
Correct	02-11281	04/12/2002	Virginia Surety Company, Inc.	Personal Miscellaneous	Rule Change	Home Warranty Real Estate

California Department of Insurance
Public Notice Filing Errata Report
July 19, 2002

OVERALL
RATE (%)*

0.00%

0.00%